

# The Problem of Housing Our Working People



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## THE PROBLEM OF HOUSING OUR WORKING PEOPLE

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It is apparent that in any question of housing or providing men with a dwelling, especially in a climate like that of Canada, the land on which such habitation is located becomes a necessary factor. It is further apparent that whenever land in relation to population becomes limited, it has a value wholly different from that over which nomadic tribes roam, or where it has been so abundant that governments, upon the condition of occupation and cultivation, grant homesteads of 160 acres, or, as in Alberta, double this amount. Being however limited, it is spoken of as a *natural monopoly*, and immediately assumes an ethical importance when it raises the question of whether or not every human being has a right to such an amount of it as will provide a subsistence for him, provided he will cultivate it or give it his labor. Probably there is no economic question which, owing to the hitherto illimitable areas of uncultivated land, has received so little attention until recent years by the people of this continent as that of the essential qualities inherent in land ownership. As unoccupied land or those vast areas, which served only as a hunting ground of savages, had no value, so it has been where the growth of population in a country, and especially in towns, has concentrated that its essential character of a natural monopoly becomes apparent. That it has not, however, changed in essence, but takes on a value only through human energy applied to production either directly to the land or by industries, which utilize the materials produced from land, is apparent, and the amount of this value determines whether or not it is an unearned increment according as the occupiers of the land are producers of wealth or the fortunate holders of land, which through accident of location has been favorable for the establishment of a town community. When we learn that a quarter of an acre of land at the corner of two business streets in Chicago was worth only \$2,000 in 1830, and

in 1894 was valued at \$1,250,000, we can realize that its owner possesses the unearned increment, since this value equals 4,000 years' labor at \$1.25 per day. But we do not require to go to Chicago to find illustrations of land values taking on a phenomenal increase, since in the city of Ottawa we find with a population of 100,000 concentrated on 4,984, that some hundreds of acres of suburban land are being held, in some cases five miles from Sparks and Elgin corner, at \$500 to \$1,000 an acre, and small lots of 25 feet frontage, or 1-16 of an acre, are held as high as \$400 in every outer ward of the city, or at \$6,000 an acre. When we inquire what has made such prices, I shall not say values, we say:

1st. Increase of population.

2nd. The limited areas of land within a certain radius creating a natural monopoly.

3rd. The assessment of such lands below the prices at which they are held.

4th. The laying of taxes upon houses and improved property, or upon the energy or capital of producers.

5th. The ability of holders of such lands to pay taxes through, in many cases, the high rentals they are obtaining from houses crowded upon small lots and from the overcrowding of rented houses by as many as 829 persons being crowded into 56 boarding-houses containing 354 rooms.

Hence it at once becomes plain, before we attempt to deal with the questions of houses and of overcrowding, that we must in some manner solve the problem of land values, since it is idle to speak of model workingmen's houses if the value of land or the cost of building materials, upon which rents are based, prevent new houses being constructed, or at such cost as to make rents prohibitive.

Land is the one kind of property about which persons and parties of every kind have discussed and disputed and economists have theorized; but the one element which makes it unique and places it in a category by itself is that *it is not a product of labor*.

The growth of population, especially the building of railways, the general accumulation of wealth through industries and the development of social law and order, are the chief elements causing the growth of land values, and these have to a degree never before experienced been operative in Canada during the past ten years, while the benefit to holders of land in cities and the injury to those not holding it have both been made especially apparent.

In the beginnings of society the community had common possession of the land, and only as it became more valuable did

the more energetic, industrious and powerful become possessors of it; but in the earliest known codes, as that of King Hammurabi of Babylon, 2250 B.C., the common right of the people to the land is recognized, since the duty of the holder, whether as owner or occupant, of any of the irrigated and intensely cultivated land in the delta of Babylon is set forth in the words of Ordinance No. 42: "If anyone takes over a field to till it and obtains no harvest therefrom, if it be proved that he did no work on the field, he must deliver grain just as much as his neighbor raised to the owner of the field." On the other hand, and beautifully illustrative of how the capitalist and money-lender even under our laws in Canada become the possessors of land, is the story in the 47th Chapter of Genesis, of how that earliest and greatest of all the fathers of trusts, Joseph, operated in the land of Egypt. We are told that after he had taken all the people's money for food and then their cattle they again came to him offering their lands and their bodies for corn. In verse 19: "So Joseph bought all the land of Egypt for Pharaoh; for the Egyptians sold every man his field because the famine was sore upon them; and the land became Pharaoh's. And as for the people, he removed them to the cities from one end of the border even to the other end thereof." "Then Joseph said unto the people, 'Behold, I have bought you this day and your land for Pharaoh.'"

So this benevolent agent of the Pharaoh took the land, gave the people seed to sow, and thenceforth *tied* the people to the despot by a statute concerning the land of Egypt until this day that Pharaoh should have the fifth.

In order to get some idea of the distribution of population the table may be given of births by wards during the six months from November 1st to April 30th:

Rideau Ward .....	47
Ottawa Ward .....	91
St. George .....	*75
By Ward .....	48
Central .....	94
Wellington .....	106
Dalhousie .....	†225
Capital .....	121
Victoria .....	95
<hr/>	
Total .....	902
Total from two institutions .....	349
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Grand total .....	1,251

\*Also 229 Maternity Hospital and Salvation Army Home.

†Also 121 Misericordia Hospital.

Turning to our problem in Ottawa, I have obtained from the reports of several departments at the City Hall figures which supply us with materials for investigation.

No.	Ward.	Pop.	Acreage.	Persons per acre.	Children between ages 5 and 21.	Per cent. of Pop.
	Ottawa .....	95,570	4,984	19.1	23,922	25.0
1.	Victoria .....	7,554	651	11.6	1,895	25.0
2.	Dalhousie ..	17,292	1,096	15.7	4,397	25.3
3.	Wellington ..	13,571	325	41.7	2,357	21.0
4.	Central .....	12,937	424	30.5	2,033	11.0
5.	Capital .....	10,376	1,164	8.9	2,845	27.4
6.	St. George's ..	12,792	572	22.4	2,848	22.2
7.	By Ward.....	7,863	202	38.9	2,271	28.7
8.	Ottawa .....	9,946	228	43.6	3,010	30.2
9.	Rideau .....	3,239	322	10.0	1,176	36.3
Other Cities:						
	Glasgow ....	784,496	12,688	60.1		
	Liverpool ..	.....	.....	45.0		
	Sheffield ..	.....	.....	19.0		
	Edinburgh ..	.....	.....	29.0		

Percentage of population of Glasgow:

5 to 20 years .....	29.7 per cent.	
0 to 5 years .....	11.24 per cent.	50.5
20 to 25 years .....	9.58 per cent.	

The city area contains 4,984 acres, divided into nine wards, upon which are distributed 100,000 persons. The tables show, however, that the density of population per acre varies very greatly, there being 10 persons per acre in Rideau Ward, 43 in Ottawa Ward, and 41 in Wellington Ward. It might naturally be assumed that the character of the population of these several wards would be much the same, but examination discloses quite remarkable variations in the percentage of distribution by ages. Thus the number of persons between the ages of five and twenty-one years for the whole city is 25 per cent. of the total, but in Rideau Ward the percentage is as high as 36.3 per cent., while in Central Ward it is as low as 11 per cent. I have not been able to obtain an absolutely exact statement of the number of houses in each ward, but roughly they are as follows:

Ward.	No of Houses.	Persons per House.
City .....	180,023	5.4
Victoria .....	1,463	5.1
Dalhousie .....	3,547	5.6
Wellington .....	2,494	5.4
Capital .....	2,427	4.1
Central .....	2,031	6.37
St. George .....	2,292	5.5
By .....	1,400	5.6
Ottawa .....	1,797	5.3
Rideau .....	572	5.6

An analysis of the table shows some curious variations. Thus the total population to a house is low in Capital Ward, it being better by 130 compared with standard 5.4 to the average house. Again, Central is worse by 13—or 87 compared with 100 if taken as standard. The other wards do not greatly vary; but if we take the highest, Central Ward, compared with the lowest, Capital, we have a difference of over 50 per cent. As both have better class houses, we must find the explanation in the fact that many of the population in Central live in apartments. Such figures fail, however, to give us the essential details of the number of rooms to a house. Thus, if a ward had only cottages and another had three-story houses, it is plain that crowding might be three times as great in the former as in the latter, if rooms were counted, and yet there would be no more houses to a ward. As an illustration of the effects of overcrowding may be given the study of fifteen houses, where one or more tuberculous patients were during the past year under the supervision of the Association for the Prevention of Tuberculosis. In seven of these houses the mother was sick, in five the father was sick, while the remainder were children of families. In all there were 117 persons in 86 rooms, or an average of 1.3 persons to a room. The character of the houses may be judged from the fact that in six of them there was no cellar, five of them were tenements, and in one case, where there were six persons, the front room was used as a grocery, and another house had boarders.

A further complication of the question of the number of persons to a house rests in the fact that an unusual number of apartment houses are to be found in Ottawa. I have not the total, but their number may be judged from the fact that during the past nine months permits for twenty-three (23) apartments were issued, as compared with forty-four (44) for double houses, and 228 for single ones. It will be apparent, when 20 tenements to an acre and ten families and more to a tenement, or over 600 persons to an acre are found in New York tenements, that house congestion may exist in a ward where there is much vacant land, while in a ward having houses on large lots the whole area may be occupied and yet not have a large population per acre. Again, another ward may be occupied with houses of two stories on many small lots, while the persons per acre may be large. The houses need not necessarily have a congested population, although it is probable that some of such are liable to be so. A comparison of Wellington with Ottawa Ward illustrates the possible difference

since we find an almost equal density per acre, and yet the proportion of persons between 5 and 21 years varies between 21 in the former and 30.2 per cent. in the latter. Enquiry shows that in the case of Wellington Ward there seems to be a large number of grown persons, probably employees, both young men and women, living in apartments and boarding-houses, while in Ottawa Ward there is a large family population with many children. The type of the population illustrated in Wellington Ward is accentuated in Central Ward, which is probably explained by its being the oldest of the wards occupied with houses of well-to-do citizens who have resided many years in the city and whose families are grown up, as well as by its having many apartment houses. The remarkable percentage of persons between 5 and 21 years in Rideau illustrates the presence of an area occupied almost wholly by houses, mostly single houses, having in them young families, and presents in its small population per acre an example of a normal suburban development. The abnormally high percentage of persons between 5 and 21 is in fact, however, explained by the presence of an orphanage having yearly in it some 200 infants. Now the study of these figures would be incomplete for our purpose were we unable to indicate their bearing upon the health of the occupants of houses. In the absence of an accurate house census this becomes difficult, but I have been able, through the kindness of our Medical Officer of Health, to give the death rate by wards for the first six months of 1913. It is as follows:

**TOTAL DEATHS IN OTTAWA FROM NOV. 1, 1912, TO APRIL 30, 1913.**

Ward.	Pop. Total deaths		Institution.
	1912.	in 6 months.	
Ottawa .....	9,946	170.	St. Charles Home and Water Street Hospital.
Rideau .....	3,239	57	36 from House of Bethlehem.
St. George ....	12,792	179	31 from Ottawa Maternity Hospital.
By .....	7,863	47	
Capital .....	10,376	31	Old Men's Home.
Central .....	12,937	97	St. Luke's Hospital.
Wellington ....	13,571	107	
Dalhousie ....	17,292	194	36 at Misericordia Hospital.
Victoria .....	7,554	16	

DEATHS BY WARDS IN OTTAWA FROM NOV. 1ST, 1912, TO APRIL 30TH, 1913.

Ward.	Under 6 months		1 yr. to 2 yrs.		Stillborn.	Total.
	6 mos.	to 1 yr.	2 yrs.	to 5.		
Rideau .....	33	3	2	0	5	43
Ottawa .....	22	6	2	3	12	45
St. George's .....	31	4	6	9	23	73
By .....	7	8	4	3	1	23
Central .....	7	0	1	1	3	12
Wellington .....	16	3	3	1	5	15
Dalhousie .....	50	10	3	5	19	87
Capital .....	11	2	2	3	5	23
Victoria .....	8	1	3	1	3	16
Total .....	185	37	26	26	76	350

But what congestion may mean is illustrated by the following figures of an investigation of 56 boarding-houses occupied mostly by foreigners and of the inmates of houses where cases of tuberculosis were:

56 BOARDING HOUSES WITH 829 PERSONS.

	No.	Occu.	Average.	Highest in a house.
(1) 5-room house .....	18	235	14	20
(2) 6-room house .....	19	279	15	23
(3) 7-room house .....	7	98	12	20
(4) 8-room house .....	7	127	18	50
(5) 9-room house .....	5	90	18	25

But how essential it is to study these death returns in detail is shown in the fact that in the population in Rideau Ward of 3,238 in 1912, a total of 57 deaths were returned for the six months from November 1st to April 30th. Of these, 36 were under one year, and exactly this number was returned from the House of Bethlehem. Only two other deaths, apart from five stillborn, were under five years, leaving 12 deaths only over this age. Taking all but 36 as the death rate for six months, we have 21, or 42 per year, or an annual rate of 14 per 1,000 in a population of 3,300, including stillborn, or 10.6 per 1,000 as normal for Rideau Ward.

Or again we may take as the type of a purely residential district of a high class both as to the class of houses and the type of the resident, what is known as Capital Ward. It has a population of 10,376, and a rate of 27.4 from 5 to 21 per 1,000. The total deaths returned for six months were 31 and 23 under 5 years. It has the Old Men's Home within it, which has some



thirty inmates, and had five deaths in the last half year. If the total deaths are doubled for the year we would have 62 in 10,376, or only six per thousand. Similarly the infant death rate per thousand is phenomenally low.

We have in the preceding paragraphs set forth some of the principles underlying the problem of housing the people, and have illustrated some of the facts relating to the problem as it exists in Ottawa. But ample illustrations from statistics have been given to show both the nature of the problems involved and the urgent necessity for a complete house survey being made in order that our people should know conditions as they actually exist and in what direction they must move in order to apply remedies for existing evils.

In the paper by Lawrence Veiller of New York, Secretary of the National Housing Association of New York, on "Room Overcrowding and the Lodger Evil," he remarks that:

"So far as the physical effects of room overcrowding are concerned we have at hand considerable information: The results of studies made in Great Britain and other countries showing the increased death rate, the lesser height and weight and the less developed physical condition of the children reared in one room than of those in two rooms, and similarly the less advantageous condition of those reared in two rooms than those reared in three rooms, and so on.

"It does not require scientific investigation nor special wisdom to realize that a higher death rate, greater industrial inefficiency and inferior physical condition will be found among the poorest elements of the community, who, because of their poverty, can only afford one room to live in, and that often the poorest kind of accommodation to be found in the city; that their children should compare unfavorably with the children of families whose economic position enables them to live in more commodious quarters is not a matter of surprise.

"May it not be that they live in one room because they are poor and weak, not that they are poor and weak because they live in one room?

"With regard to the civil effects of room overcrowding, we are on sure ground. The social worker is in a position to observe every day in the year the bad results from this kind of living, the serious effect it has upon good citizenship; how difficult it becomes for the person living under these conditions to have an interest in the welfare of the city.

"The bad social effects of this method of living are only too easily observed. It can hardly be called living; it is merely existence, and nothing more.

"My own belief is that our failure to remedy conditions heretofore has been due largely to the fact that we have not recognized with sufficient clearness that the lodger evil is the root of our room overcrowding problem.

"My solution for this evil, therefore, is that we hold the landlord primarily responsible for the taking in of lodgers into the apartments of families who occupy his building. While it may seem a novel proposition to hold the landlord responsible for something which many people feel he cannot be responsible for, yet it is in reality no new thing. For over ten years now in New York we have held the landlord responsible for the moral character of his tenants, and we have done this most successfully.

"What I propose now is that we should apply this same principle to the problem under consideration; that we should prohibit the taking of lodgers and boarders into an apartment without the consent in writing of our health officials, and that we should then hold the owner of the house responsible through heavy penalty for any violation of this provision. Let us not be deceived by any false claims on the part of the landlord that he cannot know what is going on inside the apartments of the individual families in his building."

As regards its solution, it must be apparent that there are several methods which enter into the problems as already outlined:

1st. The adoption of town by-laws for lessening present overcrowding evils through health authorities insisting upon the removal to other premises of those present in any house exceeding what may be deemed proper; but the difficulty attaching to this, as fully illustrated in New York and elsewhere, lies in the fact that there are few vacant houses for those to go to. Within ten years the population of Ottawa has increased from 60,000 to 100,000, and by 5,000 within two years. Can anyone say that, on the basis of five to a family, 1,000 houses have been erected in the city within this period? As a matter of fact the building permits show for the first nine months of 1913 the following: Single dwellings, 228; double dwellings, 44, and apartments, 23, which, roughly estimated, will provide for 2,000 persons. It is of interest to note that 130 permits during the same period were issued for workshops, offices, churches, stables, garages, etc. If

houses had not been built to such extent it is obvious that the increased population could not be forced out of existing houses.

2nd. What then is to be done? It is quite apparent that the solution for this must be found in one or two ways, either by the lessening of land values to a point making it possible for workmen to purchase land whereon to build, or by builders purchasing land and erecting houses which can be rented. If, however, this be adopted then it means that rents in keeping with the cost of land, plus that of the building and builders' profits, must be charged. Assuming, from the experience of the Model Houses Association two years ago, the minimum cost of land and house to be \$2,000, even at six per cent. this means \$10, or with taxes a \$11 rental per month.

3rd. A third scheme is possible, viz.: the purchase of land outside existing subdivided areas by either private or company initiative or by the municipality at a lower price and then selling or leasing lots to purchasers on which to build houses, or by erecting buildings and selling or leasing at low rates as is done by the Sanitary Housing Company, Washington, D.C., whose charter allows only five per cent. to be charged in rentals on the actual investment.

Whatever scheme is selected, it is plain, however, as Prof. Eberstadt of Berlin, Germany, says, that "All our difficulties of housing in Germany spring from the price of land." "Building sites in Germany carry about four to seven times the price which is paid in England." "The inflation of land values in Germany is altogether an artificial one, and contrary to the laws of public economy." He further says: "My investigations, on the other hand, show that land may be turned into a monopoly, and therefore we have to shape our institutions to prevent this. I should, therefore, in case of a tax, propose that a duty be imposed, not uniform, but on a sliding scale, beginning with low rates and gradually rising with the price, thereby awarding, as it were, a premium to the owner selling at a fair price, and laying a charge on the owner selling at a high price. The high price of land in many German cities has resulted in what is called the Barrack system, or apartment houses for the working classes. On the other hand, in a notable number, some 300 cities own the large proportion of their land, and in these instances every facility is given for proper housing of the workers. Not only are loans granted for a considerable percentage of the cost at a low rate of

interest, but land is also sold or let at cheaper prices, always with rigid restrictions as to resale in order to prevent speculation."

To take an example, the city of Ulm has during the past twenty years bought 1,200 acres, or one-quarter of the area of Ottawa, and it is stated has in this land the foundation of that city's great expansion through continued low rates. As a matter of fact the profits made from the sale or lease of lands in many cities of Germany have enabled them to carry on municipal institutions almost without any direct taxing of the people.

We have in Canada one fortunate example of a city owning a portion of its own acreage in Regina. The city came into some 300 acres located north of the C.P.R. tracks through, I am informed, a tax sale. This land has been surveyed into blocks, its streets are graded and have water pipes and sewers laid, while parcels are being sold for purely business purposes at \$30 a foot frontage to manufacturers on the condition of buildings being erected within a year under penalty of forfeiture. I learn that already the city has made \$1,250,000 out of sales of land, collects taxes on this as on other property, and has reduced the town tax rate to 14 mills. The common basis upon which city land is leased in Germany is two per cent. interest of the actual value for sixty years, the city allowing from 30 per cent. to 100 per cent. of the improvement value at the end of this time to be retained. The city of Frankfort owns some 75 per cent. of its whole area or 6,000 hectares, and either directly or through co-operative loan associations advances money for building purposes at a rate of  $3\frac{1}{2}$  per cent.

We thus see that the economic principle of communal interest is there fully developed in the sense that it is realized that every dollar that is saved to the workman not only makes him more effective through being more contented, but also because he has more money to clothe, feed and educate his family and so maintain strength and health, and so loses less through sickness and is not a charge upon the municipality or charity. It does not matter much as to the method by which this end is attained, and in the western cities of Calgary, Edmonton and Vancouver the simplest system is adopted of placing the taxation on land values for municipal purposes and little or none upon improvements, and thereby simply and automatically regulating land values, since land unimproved becomes a loss to the owner and either forces a sale or improvements. But assuming that a city such as Ottawa proposes to look not only to the welfare of its present citizens, but

also to its future development, it is essential that some system be applied to its extension and at times to the re-adjustment of its existing plan or absence of plan. Already Calgary has engaged Mr. Mawson, an English landscape engineer, at £2,000, to plan its future extensions, while in Prince Rupert we see a city rising, where five years ago was a dense forest on a rugged mountain side, fully planned and laid out before a single lot was sold. We have then in Ottawa, as is apparent, two problems: the immediate one of supplying land at a moderate price for workingmen's houses and that of providing for the extension of the Capital of the north by securing outside areas at moderate prices and fitting them into the larger plan of what is by Nature and the promise of our future destined to be the central glory of Canada.

We have during the past two or three years, through the activities of the Garden Cities and Town Planning Associations of Great Britain, had different experts visit Ottawa and other cities of Canada and point out what is not only possible, but also what has been done in England during the past fifteen years. The three months' tour through Canada of Mr. Henry Vivian, M.P. for Birkenhead, Chairman for the Co-partnership Tenants Co., will be recalled. I found in the *Garden Cities and Town Planning Magazine* reference to this visit and to Mr. Vivian's address at the annual meeting of the Association, in which it is stated: "Many of those at the meeting were much surprised to hear of the appalling slum evils existing in some of the larger Canadian cities, described so graphically by Mr. Vivian." It is probable with the statistics already given regarding overcrowding in the foreign quarters that Mr. Vivian had some sections of Ottawa in mind; but whether this be true or not it is sufficient that we recognize them and their cause and endeavor to remove such opprobrium from our city. I have elsewhere referred to the phenomenon of the urban growth of Canada during the past decade of 62.5 per cent., while that of Ottawa for the same period has been quite this amount. Compared with such figures is the remarkable fact of rural Ontario losing constructively over 25 per cent. of her population during the decade. This forces upon our attention another factor dependent upon both these phenomena affecting our immediate welfare, namely, the remarkable increase in the cost of living as illustrated in the following table. It may be stated that wholesale prices were, as compared with the average between 1890-1899, taken as 100 for 272 articles:

Wholesale prices July, 1913.	135.9	Wholesale prices 1890-1899...	100.
" " Aug., 1912 ..	133.	" " Aug., 1913 ..	136.2

## Individual items were:

Cattle and beef .....	177.9	Hog products .....	189.2
Sheep and mutton .....	139.6	Poultry .....	213.5
Dairy products .....	138.2	Fish .....	151.2
Breadstuffs .....	126.0	Dried fruits .....	163.7
Lumber .....	179.4	House furnishings .....	146.9
Furs .....	358.0		

Twenty years ago the inevitable degenerative effects of urban congestion in several Canadian cities where land booms had taken place were impressed upon me and strengthened by the remarkable studies of Charles Booth and others in British cities. It is now over fifteen years since Ebenezer Howard of London, England, became impressed with the demand for some method of de-urbanization, and worked out the principle underlying the back-to-the-land movement exemplified in his book on Garden Cities.

As it has been in England that industrialism from the eighteenth century to the present has seen the largest and most extended growth and had produced earliest the evils of urban overcrowding and house congestion, so it has been there that the efforts to ameliorate or remove these evils have been most systematized.

The mediaeval and now obsolete idea, crystallized in the Poor Law dating from Elizabeth's time, was that the evils were inevitable, and that the State should provide for the worn-out products of the system as for disabled soldiers. Later many sanitary by-laws for regulating the number of inmates and the sanitary condition of the houses followed; but not till the twentieth century have we witnessed the great evolution of the "social conscience," which is realizing in practical legislation the scientific means of preventing, rather than attempting to cure, slum conditions, which a *laissez faire* philosophy had permitted to grow up, and which we in Canada are already witnessing the fruits of.

The ideals set forth by Ebenezer Howard have been reduced to a practical form in the Imperial Housing and Town Planning Act of 1909.

Mr. Nettleford of Birmingham has in "Practical Housing" summarized very well both the scope and provisions of the Act.

He states the objects of Town Planning to be.

1st. To facilitate and encourage thorough co-operation between all concerned in the provision and supervision of accommodation for the people in order to provide town populations with the light, air and space essential to human health.

2nd. To ensure the exercise of foresight in reserving plenty of room, where eventually main thoroughfares will be required. To take into account everything that makes life worth living, to consider the surroundings of a house as well as the house itself.

Mr. Nettleford then sets forth the skeleton plan of the future town with its areas set apart for factories, warehouses, shops, playgrounds, public buildings, dwellings and public streets. The cost as shown by Ebenezer Howard, and by Mr. Nettleford, of the land, primarily determines the rental; but many other things, as the narrower paved roads for residential streets with broad boulevards, will serve to lessen the cost. At Letchworth, Hampstead, and other Garden Cities, newly laid out on cheap land at some few miles from London, it is seen to be quite possible to have either semi-detached or separate houses at from six to ten dollars rental per month with every town convenience, while these cities bring the factories to the town instead of crowding the workpeople into poor areas on expensive land in cities, and supply in the public buildings and places of entertainment social advantages adequate for every legitimate need. Mr. Nettleford says "that in England at any rate healthy homes and cheerful surroundings cannot be provided at rents within the means of the poorer classes on land that cost more than £300 per acre." He says: "Millions of the poorer classes in this country are housed on land, the capital value of which is £3,000 per acre or more, and very large numbers of our town dwellers are living upon land worth £10,000 and over." It will be noted that the average small lot in Ottawa of, say, 25 by 100 feet, would mean sixteen houses per acre, which at \$400 per lot would mean \$6,400 per acre, as compared with the lot on the \$1,500 or £300 acre in England. The Ottawa suburban lot thus becomes more than five times the price, and when the high cost of materials and labor is added it serves to explain largely the scarcity of houses and the high rents so frequently referred to in the press.

Nettleford makes the remark "These two national extravagances:

"1st. The unmethodical use of land and the destruction of the people's health are so large and at the same time so common that few people take any notice, and still fewer take the trouble to master the figures involved." Mr. Nettleford very admirably sets forth how this wanton waste may be stopped "by the introduction into public affairs of better organization and more co-ordination" in such items as:

- (1) Reduction in cost of estate development.
- (2) The bringing into the market of more land for housing purposes.
- (3) Co-operation between local authorities and owners, and between land owners amongst themselves.
- (4) The pooling and re-distribution of small plots of land.
- (5) Harmony between buildings on adjacent sites.
- (6) Prevention of evils instead of heavy compensation for their cure later on.
- (7) The assistance of first-rate men in town planning with business experience.

Speaking of the end aimed at in town planning, the Hon. Alfred Lyttleton says in the case of the Garden City of Hampstead:—

1st. We wish in the first place to have pretty and wholesome dwellings, with gardens and open spaces of land.

2nd. We wish to have an orderly and well-designed plan of the estate so that each house may be placed with a regard to every other house.

3rd. We wish to make the life of the Hampstead suburb a life in which men shall have an understanding of each other, in which the poor will teach the rich, and in which the rich, let us hope, shall help the poor to help themselves.

I cannot do better than conclude my remarks than by briefly indicating how far the Government has gone in the Housing and Town Planning Act of 1909 in Great Britain. It is divided into four parts:—

I. Housing of the working classes.

II. Town planning.

III. County Medical Officers and Health and Housing Committees.

IV. Supplemental.

Necessarily they deal with municipal house building, slum reform, slum prevention, financial, general and rural. Amongst the several provisions are:—

1st. Part III. gives power to local authorities to buy land and lease it to building societies, which it may at the same time assist by laying out streets, sewers, etc.

2nd. The Act gives power to the municipal authorities to sell land and use its proceeds for developing streets and for town planning.

3rd. Schedule 1 simplifies procedure for the purchase of land by arbitration if necessary. This is by a single arbitrator appointed by the Local Government Board.



4th. Provision for long loans to municipal authorities by the Public Works Department of Government.

5th. Provides that by any four inhabitant householders applying to the Local Government Board, the Board can set up an enquiry into the housing needs of any municipality.

6th. If enquiry shows that a town improvement scheme is the best method of dealing with an insanitary area in any town, then the local authorities may carry out the approved scheme at the expense of the owners of insanitary houses, if proved necessary.

7. All new land leases and building permits provide that the same shall be constructed and kept in a sanitary repair by the landlord.

8th. Power is given local authorities to close any house unfit for human habitation and make reasonable recompensation for expense of moving to those turned out.

9th. The Local Government Board's decision as what land in any town planning scheme is likely to be used for building purposes is final as well as for removing buildings or obstructions in any such scheme, and to the local authority to purchase compulsorily.

10th. Compensation for injury to property in any such scheme may be given.

In this brief summary we see how the provisions of many old Acts dealing with municipal housing and sanitation have been enlarged so that individual citizens, the local authorities and the Government may each initiate action toward housing reform and town planning. It is much that in England, where the rights of the individual citizen have ever been upheld as the palladium of the people's liberties, these broad powers have become operative and that the restriction of the number of houses per acre, the provision for playgrounds for the children and open spaces for the people have, as Mr. Nettleford says, "captured the imagination of the British people, unimaginative as we undoubtedly are." A dozen garden cities have risen up at Bournemouth, Port Sunlight, Letchworth and Hampstead, and many times this number are being planned.

We in Canada are late in the field, because our urgent needs for comprehensive housing and town planning legislation have only recently become evident. It is with much satisfaction that we refer to the legislation enacted in three Provinces within the past two years—Nova Scotia, New Brunswick and Ontario. That of New Brunswick is an admirable Act, providing very well for the planning of new areas and for the even compulsory purchase by municipalities of land for town purposes. The town planning

scheme must first be initiated by the local authority, which when it makes an application to the Government must make out a *prima facie* case for its scheme, when the Governor-in-Council may authorize the municipality to adopt or modify any scheme submitted. While no specific reference is made to any provision for the municipality purchasing land for selling or leasing to individuals or companies for building purposes, yet the Act provides for the local authority appointing commissioners, to be approved by the Government, to whom is to be delegated all the powers conferred under the Act upon the municipality; it is evident that a determined effort has been made to deal with the problem.

The Nova Scotia Act, while good, is not so ample or specific in its provisions as that of New Brunswick, but is nevertheless superior to that of Ontario, which, strangely, is made applicable only to cities over 50,000, it being quite forgotten that the time to plan, whether a house or a city, is when its foundations are being laid. I can conceive of nothing wherein an expert Government Board, whether Federal or Provincial, could do more toward the sanitary, economic or æsthetic future of our Canadian people than in having submitted to it the plans of any town at the stage when it begins erecting permanent structures, whether of stone, brick or cement.

As to the urgent demands which the figures given would seem to make upon the people of Ottawa for providing houses for its poorer people, it seems peculiarly appropriate that at the moment when the Federal Government has appointed a Town Planning Commission to study its æsthetic future, some committee of large-minded and large-hearted citizens should meet to not only discuss, but also to act in the matter of urging and insuring the purchase by the municipality as well as by private initiative of land whereon to begin construction, either by individuals or companies, of houses for the working people. Nowhere that I know of in Canada is there more wealth, directly the accumulation of the labor of working people, nowhere where employers come more closely into touch with their employees, and nowhere, I am sure, judging from our splendid charities, where there will be a more ready response if organized efforts to this end are made by a resolution requesting the Mayor to call a public meeting, at which the facts I have collected and many others can be made yet more public by selected speakers, with the hope that what has been discussed shall take an organized form, and Ottawa, if not leading, may at least be prominent in all which will make for the welfare of all her people and the glory of our capital city.